

**IN THE CLAIMS:**

Please amend the claims as indicated. A complete set of the claims is included below, reflecting added subject matter (*underlining*) and deleted subject matter (*strikethrough*), as well as the current status of each claim. This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) A method of automatically preparing ~~communications~~ an offering of one or more financial products or financial services or both for a specific entity, the method comprising the steps of:

(1) considering client data on specific entities and determining whether to offer a financial product or a financial service or both to ~~an~~ the specific entity, ~~said entity being from an entity set comprising a plurality of entities, said financial product or said financial service being from a financial product/service set comprising at least one of (a), (b), and (c):~~

(a) ~~one or more financial products or one or more plans relating thereto;~~

(b) ~~one or more financial services or one or more plans relating thereto;~~

(c) ~~one or more financial products and one or more financial services or one or more plans relating thereto;~~

(2) if it is determined to offer said financial product or said financial service or both to said entity, then automatically determining variable information specific to each specific entity for inclusion in a communication formulated to express the offering for said specific entity; and

(3) automatically generating, using at least one automated process on at least one data processing device, the communication for said specific entity ~~if it is determined to offer said financial product or said financial service to said entity, the communication including an offering to said entity for said financial product or said financial service, the communication having with a communication format, wherein said communication format comprises at least one portion within the communication that accommodates the variable information, the generating step including incorporating the variable information into said at least one portion of the communication, wherein content of said offering in said communication includes the variable information such that said offering comprises variable content, wherein said variable information for each specific entity comprises in said offering includes~~ at least partially a customized identification, specification and/or

~~promotion of said financial product or said financial service or both for said entity wherein said variable information for each specific entity has at least some data that is different may vary among entities being offered said financial product or said financial service and such that offers of any single financial product or financial service to said entities may vary from entity to entity ;~~

~~wherein at least steps (2) and (3) are performed using one or more automated processes executing on one or more data processing devices; and~~

~~wherein said financial product/service set includes at least one or more financial products or financial services that is at least considered for offering to each entity in said entity set who is being considered for an offer.~~

2. (Currently Amended) The method of claim 1, further comprising the steps of:  
inputting data from one or more sources into the data processing device; and  
using at least some of said data to determine the variable information ~~content~~ of the communication.

3. (Currently Amended) The method of claim 2, further comprising the steps of:  
storing said data in one or more databases; and  
collecting additional data from one or more sources, and updating said one or more databases with said additional data.

4. (Currently Amended) The method of 2, wherein said one or more sources comprises at least one of the steps of:  
one or more non-resident databases;  
one or more sources accessible via modem;  
one or more sources accessible via the Internet;  
inbound telemarketing; and  
outbound telemarketing.

5. (Previously Presented) The method of claim 1, wherein step (2) comprises automatically determining said variable information using decision information, step (2) further

comprising: applying said decision information to retrieve or select information, said retrieved or selected information to be included in said communication.

6. (Currently Amended) The method of claim 1, further comprising the steps of:  
inputting data from one or more sources;  
wherein said variable information is generated from said data.
7. (Currently Amended) The method of claim 1, wherein step (2) comprises the step of:  
processing data according to decision information to determine said variable information.
8. (Currently Amended) The method of claim 7, wherein step (2) further comprises the step of:  
processing said variable information according to other decision information to refine said variable information.
9. (Currently Amended) The method of claim 7, wherein step (2) further comprises the steps of:  
automatically modifying on a real-time basis said variable information so as to be more desirable to said entity.
10. (Currently Amended) The method of claim 1, further comprising the steps of:  
using outbound or inbound telemarketing to obtain data pertaining to said entity; and  
customizing said communication for said entity based on said data pertaining to said entity.
11. (Previously Presented) The method of claim 1, wherein said variable information comprises at least one of textual components, alphanumeric components, and graphical components.
12. (Currently Amended) The method of claim 1, further comprising the step of:  
generating communications for entities, said communications having differing formats.

13. (Previously Presented) The method of claim 12, wherein said differing formats differ in one or more of textual components, alphanumeric components, and graphical components.

14. (Currently Amended) The method of claim 12, further comprising the step of: selecting a format for an entity based on at least data pertaining to said entity.

15. (Currently Amended) The method of claim 1, further comprising the step of: selecting a delivery medium that will be used to deliver the communication to said entity.

16. (Previously Presented) The method of claim 15, wherein said delivery medium is at least one of:  
electronic; and  
non-electronic.

17. (Previously Presented) The method of claim 16, wherein said electronic delivery medium comprises at least one of modem, network, Internet, and video.

18. (Previously Presented) The method of claim 16, wherein said non-electronic delivery medium comprises printed materials.

19. (Previously Presented) The method of claim 15, wherein said selecting step is performed automatically.

20. (Currently Amended) The method of claim 15, further comprising the step of: selecting a format for said communication based on said selected delivery medium.

21. (Currently Amended) The method of claim 15, further comprising the step of: selecting a format for said communication suitable for said selected delivery medium.

22. (Currently Amended) The method of claim 1, further comprising the step of:  
using a format for said communication suitable for a delivery medium that is to be used to  
deliver said communication to said entity.

23. (Currently Amended) The method of claim 1, further comprising the step of:  
using a format for said communication based on a delivery medium that is to be used to  
deliver said communication to said entity.

24. (Currently Amended) The method of claim 1, further comprising the step of:  
constructing said communication based on data pertaining to said entity.

25. (Currently Amended) The method of claim 1, further comprising the step of:  
delivering said communication to said entity based on data pertaining to said entity.

26. (Currently Amended) The method of claim 1, further comprising the step of:  
selecting a plurality of delivery mediums that will be used to deliver the communication to  
said entity.

27. (Currently Amended) The method of claim 1, further comprising the step of:  
outputting said communication to a data file.

28. (Currently Amended) The method of claim 1, further comprising the step of:  
automatically generating a communication for an entity based on one or more pre-defined  
events.

29. (Currently Amended) The method of claim 1, further comprising the step of:  
automatically generating a communication for an entity based on a set of predetermined  
criteria.

30. (Previously Presented) The method of claim 1, wherein said generating step comprises:

selectively placing content in said communication.

31. (Previously Presented) The method of claim 30, wherein said generating step further comprises:

selectively placing at least some content in blank spaces of said communication.

32. (Currently Amended) The method of claim 1, further comprising the step of:  
selecting a subset of entities from a set of available entities; and  
performing steps (1), (2), and (3) for only said selected subset of entities.

33. (Previously Presented) The method of claim 1, wherein said generating step comprises:

generating said communication using a printing device.

34. (Previously Presented) The method of claim 1, wherein part of said communication comprises variable information.

35. (Previously Presented) The method of claim 1, wherein said communication only includes variable information.

36. (Previously Presented) The method of claim 1, wherein said entity is at least one of a client and a potential client.

37. (Previously Presented) The method of claim 1, wherein said communication format is customized for said entity.

38. (Currently Amended) The method of claim 37, further comprising the step of:  
generating said communication format based on client demographics.

39. (Currently Amended) The method of claim 37, further comprising the step of:  
generating said communication format based on said financial product or said  
financial service being offered to said entity.

40. (Currently Amended) The method of claim 37, further comprising the step of:  
generating said communication format based on marketing objectives.

41. (Previously Presented) The method of claim 1, further comprising at least one of:  
delivering said communication to said entity via printed materials;  
delivering said communication to said entity via modem;  
delivering said communication to said entity via electronic transfer;  
delivering said communication to said entity via internet;  
delivering said communication to said entity via a data file; and  
delivering said communication to said entity via voice response.

42. (Previously Presented) The method of claim 1, further comprising the step of:  
generating a document comprising said communication.

43. (Previously Presented) The method of claim 42, wherein said document is an  
electronic document.

44. (Previously Presented) The method of claim 42, wherein said document is a printed  
document.

45. (Currently Amended) The method of claim 1, the method further comprising the  
step of:  
delivering said communication and reply means to said entity.

46. (Previously Presented) The method of claim 45, wherein said reply means enable said entity to conduct a transaction pertaining to said financial product or financial service.

47. (Previously Presented) The method of claim 45, wherein said reply means enable said entity to obtain more information pertaining to said financial product or financial service.

48. (Previously Presented) The method of claim 45, wherein said reply means enable said entity to purchase said financial product or financial service, as a one-step sales process.

49. (Previously Presented) The method of claim 45, wherein said delivering step comprises:

providing said communication and reply means to said entity electronically or via printed materials.

50. (Previously Presented) The method of claim 45, wherein said reply means is part of said communication.

51. (Previously Presented) The method of claim 1, wherein step (2) comprises:  
(a) determining said variable information by performing one or more calculations.

52. (Previously Presented) The method of claim 51, wherein step (a) comprises:  
performing calculations based on data pertinent to said entity to at least one of select, design, and price at least one of a financial product and a financial service.

53. (Previously Presented) The method of claim 1, wherein step (2) comprises:  
determining whether to offer one or more particular financial products or financial services to said entity.

54. (Previously Presented) The method of claim 53, wherein step (2) further comprises:



calculating one or more amounts of said one or more particular financial products or financial services to offer to said entity.

55. (Previously Presented) The method of claim 54, wherein step (2) further comprises: calculating costs of said one or more amounts of said one or more particular financial products or financial services to offer to said entity.

56. (Previously Presented) The method of claim 1, wherein step (2) comprises: identifying any types of financial products or financial services that said entity needs; and determining, for each type needed by said entity, particular financial products or financial services to offer to said entity.

57. (Previously Presented) The method of claim 1, wherein step (2) comprises: identifying whether the entity has need for any pre-selected types of financial products or financial services; and determining, for each type needed, particular financial products or financial services to offer to said entity.

58. (Currently Amended) The method of claim 1, further comprising the step of: using demographics to at least one of select, design, and price at least one of a financial product and a financial service.

59. (Previously Presented) The method of claim 1, wherein said financial product or financial service relates to a mortgage loan, wherein step (2) comprises: using data related to at least said mortgage loan to at least one of select, design, and price said mortgage loan-related financial product or financial service.

60. (Previously Presented) The method of claim 1, wherein said financial product or financial service relates to insurance, wherein step (2) comprises:

using data related to said entity to at least one of select, design, and price said insurance-related financial product or financial service.

61. (Previously Presented) The method of claim 60, wherein said insurance comprises at least one of life insurance, health insurance, and annuities.

62. (Previously Presented) The method of claim 1, wherein said financial product or financial service relates to life insurance, and wherein step (2) comprises:  
determining, based on at least one of demographics, age of said entity, income of said entity, and other data pertinent to said entity, one or more life insurance plans to offer to said entity.

63. (Previously Presented) The method of claim 1, wherein said financial product or financial service relates to life insurance, and wherein step (2) comprises at least one of:  
selecting, designing, and pricing said life insurance based on at least one of demographics, age of said entity, income of said entity, and other data pertinent to said entity.

64. (Currently Amended) An apparatus of automatically preparing ~~communications~~  
communication data offering one or more financial products or financial services or both,  
comprising:

first determining means for automatically determining whether to offer a financial product or a financial service or both to ~~an~~ a specific entity based on consideration of client data on specific entities, ~~said entity being from an entity set comprising a plurality of entities, said financial product or said financial service being from a financial product/service set comprising at least one of (a), (b), and (c):~~

- ~~(a) — one or more financial products or one or more plans relating thereto;~~
- ~~(b) — one or more financial services or one or more plans relating thereto;~~
- ~~(c) — one or more financial products and one or more financial services or one or more plans relating thereto;~~

second determining means for automatically determining variable information if it is determined to offer said financial product or said financial service or both to said specific entity, the variable information for inclusion in a the communication data formulated to express the offering for said specific entity; and

means for automatically generating including at least one data processing device the communication data for said specific entity if it is determined to offer said financial product or said financial service or both to said specific entity, the communication data including ~~an offering to said entity for said financial product or said financial service, the communication having a~~ communication format, wherein said communication format comprises at least one portion that within the communication data that accommodates the variable information, ~~said generating means incorporating the variable information into said at least one portion of the communication, wherein content of said offering in said communication includes the variable information such that said offering comprises variable content, wherein said variable information for each specific entity in said offering includes at least partially a customized identification, specification and/or promotion of for said entity, and wherein said variable information for each specific entity has at least some data that is different may vary among entities being offered said financial product or said financial service such that offers of any single financial product or financial service to said entities may vary from entity to entity;~~

~~wherein at least said second determining means and said generating means operate as one or more automated processes in one or more data processing devices; and~~

~~wherein said first determining means, said second determining means, and said generating means operate on said financial product/service set which includes at least one or more financial products or financial services that is at least considered for offering to each entity in said entity set.~~

65. (Previously Presented) The apparatus of claim 64, further comprising:  
means for inputting data from one or more sources; and  
means for using at least some of said data to determine content of the communication.

66. (Previously Presented) The apparatus of claim 65, further comprising:

means for storing said data in one or more databases; and  
means for collecting additional data from one or more sources, and updating said one or more databases with said additional data.

67. (Previously Presented) The apparatus of 65, wherein said one or more sources comprises at least one of:

one or more non-resident databases;  
one or more sources accessible via modem;  
one or more sources accessible via the Internet;  
inbound telemarketing; and  
outbound telemarketing.

68. (Previously Presented) The apparatus of claim 64, wherein said second determining means comprises means for determining said variable information using decision information, and further comprises:

means for applying said decision information to retrieve or select information, said retrieved or selected information to be included in said communication.

69. (Previously Presented) The apparatus of claim 64, further comprising:  
means for inputting data from one or more sources;  
wherein said variable information is generated from said data.

70. (Previously Presented) The apparatus of claim 64, wherein said second determining means comprises:

means for processing data according to decision information to determine said variable information.

71. (Previously Presented) The apparatus of claim 70, wherein said second determining means further comprises:

means for processing said variable information according to other decision information to refine said variable information.

72. (Previously Presented) The apparatus of claim 70, wherein said second determining means further comprises:

means for automatically modifying on a real-time basis said variable information so as to be more desirable to said entity.

73. (Previously Presented) The apparatus of claim 64, further:  
means for using outbound or inbound telemarketing to obtain data pertaining to said entity;  
and  
means for customizing said communication for said entity based on said data pertaining to said entity.

74. (Previously Presented) The apparatus of claim 64, wherein said variable information comprises at least one of textual components, alphanumeric components, and graphical components.

75. (Previously Presented) The apparatus of claim 64, further comprising:  
means for generating communications for entities, said communications having differing formats.

76. (Previously Presented) The apparatus of claim 75, wherein said differing formats differ in one or more of textual components, alphanumeric components, and graphical components.

77. (Previously Presented) The apparatus of claim 75, further comprising:  
means for selecting a format for an entity based on at least data pertaining to said entity.

78. (Previously Presented) The apparatus of claim 64, further comprising:

means for selecting a delivery medium that will be used to deliver the communication to said entity.

79. (Previously Presented) The apparatus of claim 78, wherein said delivery medium is at least one of:

electronic; and  
non-electronic.

80. (Previously Presented) The apparatus of claim 79, wherein said electronic delivery medium comprises at least one of modem, network, Internet, and video.

81. (Previously Presented) The apparatus of claim 79, wherein said non-electronic delivery medium comprises printed materials.

82. (Previously Presented) The apparatus of claim 78, wherein said selecting means operates automatically.

83. (Previously Presented) The apparatus of claim 78, further comprising:  
means for selecting a format for said communication based on said selected delivery medium.

84. (Previously Presented) The apparatus of claim 78, further comprising:  
means for selecting a format for said communication suitable for said selected delivery medium.

85. (Previously Presented) The apparatus of claim 64, further comprising:  
means for using a format for said communication suitable for a delivery medium that is to be used to deliver said communication to said entity.

86. (Previously Presented) The apparatus of claim 64, further comprising:

means for using a format for said communication based on a delivery medium that is to be used to deliver said communication to said entity.

87. (Previously Presented) The apparatus of claim 64, further comprising:  
means for constructing said communication based on data pertaining to said entity.

88. (Previously Presented) The apparatus of claim 64, further comprising:  
means for delivering said communication to said entity based on data pertaining to said entity.

89. (Previously Presented) The apparatus of claim 64, further comprising:  
means for selecting a plurality of delivery mediums that will be used to deliver the communication to said entity.

90. (Previously Presented) The apparatus of claim 64, further comprising:  
means for outputting said communication to a data file.

91. (Previously Presented) The apparatus of claim 64, further comprising:  
means for automatically generating a communication for an entity based on one or more pre-defined events.

92. (Previously Presented) The apparatus of claim 64, further comprising:  
means for automatically generating a communication for an entity based on a set of predetermined criteria.

93. (Previously Presented) The apparatus of claim 64, wherein said generating means comprises:  
means for selectively placing content in said communication.

94. (Previously Presented) The apparatus of claim 93, wherein said generating means further comprises:

means for selectively placing at least some content in blank spaces of said communication.

95. (Previously Presented) The apparatus of claim 64, further comprising:

means for selecting a subset of entities from a set of available entities; and

wherein said first determining means, second determining means, and generating means operate for only said selected subset of entities.

96. (Previously Presented) The apparatus of claim 64, wherein said generating means

comprises:

means for generating said communication using a printing device.

97. (Previously Presented) The apparatus of claim 64, wherein part of said

communication comprises variable information.

98. (Previously Presented) The apparatus of claim 64, wherein said communication only

includes variable information.

99. (Previously Presented) The apparatus of claim 64, wherein said entity is at least one

of a client and a potential client.

100. (Previously Presented) The apparatus of claim 64, wherein said communication

format is customized for said entity.

101. (Previously Presented) The apparatus of claim 100, further comprising:

means for generating said communication format based on client demographics.

102. (Previously Presented) The apparatus of claim 100, further comprising:



means for generating said communication format based on said financial product or said financial service being offered to said entity.

103. (Previously Presented) The apparatus of claim 100, further comprising:  
means for generating said communication format based on marketing objectives.

104. (Previously Presented) The apparatus of claim 64, further comprising at least one of:  
means for delivering said communication to said entity via printed materials;  
means for delivering said communication to said entity via modem;  
means for delivering said communication to said entity via electronic transfer;  
means for delivering said communication to said entity via internet;  
means for delivering said communication to said entity via a data file; and  
means for delivering said communication to said entity via voice response.

105. (Previously Presented) The apparatus of claim 64, further comprising the step of:  
means for generating a document comprising said communication.

106. (Previously Presented) The apparatus of claim 105, wherein said document is an electronic document.

107. (Previously Presented) The apparatus of claim 105, wherein said document is a printed document.

108. (Previously Presented) The apparatus of claim 64, the apparatus further comprising:  
means for delivering said communication and reply means to said entity.

109. (Previously Presented) The apparatus of claim 108, wherein said reply means enable said entity to conduct a transaction pertaining to said financial product or financial service.

110. (Previously Presented) The apparatus of claim 108, wherein said reply means enable said entity to obtain more information pertaining to said financial product or financial service.

111. (Previously Presented) The apparatus of claim 108, wherein said reply means enable said entity to purchase said financial product or financial service, as a one-step sales process.

112. (Previously Presented) The apparatus of claim 108, wherein said delivering means comprises:  
means for providing said communication and reply means to said entity electronically or via printed materials.

113. (Previously Presented) The apparatus of claim 108, wherein said reply means is part of said communication.

114. (Previously Presented) The apparatus of claim 64, wherein said second determining means comprises:  
means for determining said variable information by performing one or more calculations in accordance with decision information.

115. (Previously Presented) The apparatus of claim 114, wherein said first determining means comprises:  
means for performing calculations based on data pertinent to said entity to at least one of select, design, and price at least one of a financial product and a financial service.

116. (Previously Presented) The apparatus of claim 64, wherein said second determining means comprises:  
means for determining whether to offer one or more particular financial products or financial services to said entity.

117. (Previously Presented) The apparatus of claim 116, wherein said second determining means further comprises:

means for calculating one or more amounts of said one or more particular financial products or financial services to offer to said entity.

118. (Previously Presented) The apparatus of claim 117, wherein said second determining means further comprises:

means for calculating costs of said one or more amounts of said one or more particular financial products or financial services to offer to said entity.

119. (Previously Presented) The apparatus of claim 64, wherein said second determining means comprises:

means for identifying any financial products or financial services that said entity needs; and

means for determining, for each type needed by said entity, particular financial products or financial services to offer to said entity.

120. (Previously Presented) The apparatus of claim 64, wherein said second determining means comprises:

means for identifying whether said entity has need for any pre-selected types of financial products or financial services; and

means for determining, for each type needed, particular financial products or financial services to offer to said entity.

121. (Previously Presented) The apparatus of claim 64, further comprising:  
means for using demographics to at least one of select, design, and price at least one of a financial product and a financial service.

122. (Previously Presented) The apparatus of claim 64, wherein said financial product or financial service relates to a mortgage loan, wherein said second determining means comprises:

means for using data related to at least said mortgage loan to at least one of select, design, and price said mortgage loan-related financial product or financial service.

123. (Previously Presented) The apparatus of claim 64, wherein said financial product or financial service relates to insurance, wherein said second determining means comprises:  
means for using data related to said entity to at least one of select, design, and price said insurance-related financial product or financial service.

124. (Previously Presented) The apparatus of claim 123, wherein said insurance comprises at least one of life insurance, health insurance, and annuities.

125. (Previously Presented) The apparatus of claim 64, wherein said financial product or financial service relates to life insurance, and wherein said second determining means comprises:  
means for determining, based on at least one of demographics, age of said entity, income of said entity, and other data pertinent to said entity, one or more life insurance plans to offer to said entity.

126. (Previously Presented) The apparatus of claim 64, wherein said financial product or financial service relates to life insurance, and wherein said second determining means comprises:  
means for at least one of selecting, designing, and pricing said life insurance based on at least one of demographics, age of said entity, income of said entity, and other data pertinent to said entity.

127. (Previously Presented) The method of claim 1, wherein step (2) comprises:  
determining one or more types of financial products or financial services to offer to said entity.

128. (Previously Presented) The apparatus of claim 64, wherein said second determining means comprises:  
means for determining one or more types of financial products or financial services to offer to said entity.

129. (Currently Amended) The method of claim 1, further comprising the step of:

selecting decision information that is used to determine said variable information.

130. (Currently Amended) The method of claim 1, further comprising the step of: inputting and storing decision information that is used to determine said variable information.

131. (Previously Presented) The method of claim 1, wherein step (2) comprises automatically determining said variable information using decision information, wherein said decision information is a part of control logic.

132. (Previously Presented) The method of claim 131, wherein step (2) comprises: using a module operating according to said control logic to use said decision information to automatically determine said variable information for inclusion in the communication.

133. (Currently Amended) The method of claim 1, further comprising the step of: delivering said communication to said entity via printed materials.

134. (Currently Amended) The method of claim 1, further comprising the step of: delivering said communication to said entity via modem.

135. (Currently Amended) The method of claim 1, further comprising the step of: delivering said communication to said entity via electronic transfer.

136. (Currently Amended) The method of claim 1, further comprising the step of: delivering said communication to said entity via internet.

137. (Currently Amended) The method of claim 1, further comprising the step of: delivering said communication to said entity via a data file.

138. (Currently Amended) The method of claim 1, further comprising the step of: delivering said communication to said entity via voice response.

139. (Previously Presented) The method of claim 1, wherein step (2) comprises:  
determining one or more types of financial products or financial services to offer to said entity.
140. (Previously Presented) The method of claim 139, wherein step (2) further comprises:  
determining, for at least some of said types, particular financial products or financial services to offer to said entity.
141. (Previously Presented) The method of claim 45, wherein said delivering step comprises:  
providing said communication and reply means to said entity electronically.
142. (Previously Presented) The method of claim 45, wherein said delivering step comprises:  
providing said communication and reply means to said entity via printed materials.
143. (Previously Presented) The method of claim 1, wherein step (2) comprises:  
automatically using decision information and at least one of entity information and financial product or service information to determine whether a particular financial product or service is to be offered to a particular entity;  
wherein said generating step comprises:  
preparing a communication for said particular entity if it is determined that said particular financial product or service is to be offered to said particular entity.
144. (Previously Presented) The method of claim 143, wherein said using and generating steps operate over a set of entities.
145. (Previously Presented) The method of claim 143, wherein the entity information does not include entity identification information or transactional information.

146. (Previously Presented) The apparatus of claim 64, wherein said second determining means comprises:

means for automatically using decision information and at least one of entity information and financial product or service information to determine whether a particular financial product or service is to be offered to a particular entity;

wherein said generating means comprises:

means for preparing a communication for said particular entity if it is determined that said particular financial product or service is to be offered to said particular entity.

147. (Previously Presented) The apparatus of claim 146, wherein said second determining means and generating means operate over a set of entities.

148. (Previously Presented) The apparatus of claim 64, wherein the entity information does not include entity identification information or transactional information.

149. (Currently Amended) The method of claim 1, further comprising the steps of:  
selecting a first delivery medium that will be used to deliver the communication to said entity; and  
selecting a second delivery medium that will be used to deliver a subsequent communication pertaining to said offer to said entity.

150. (Previously Presented) The method of claim 1, wherein steps (1), (2), and (3) are performed within an automated process without the need for human intervention between each step.

151. (Previously Presented) The method of claim 1, wherein steps (1), (2), and (3) are performed within an automated process without human intervention between each step.

152. (Previously Presented) The apparatus of claim 64, further comprising:

means for selecting a first delivery medium that will be used to deliver the communication to said entity; and

means for selecting a second delivery medium that will be used to deliver a subsequent communication pertaining to said offer to said entity.

153. (Previously Presented) The apparatus of claim 64, wherein said first determining means, said second determining means, and said generating means operate without the need for human intervention therebetween.

154. (Previously Presented) The apparatus of claim 64, wherein said first determining means, said second determining means, and said generating means operate without human intervention therebetween.

155. (Previously Presented) The method of claim 1, wherein steps (1), (2), and (3) are performed using one or more data processing devices, and are performed within an automated process without the need for human intervention between each step.

156. (Previously Presented) The method of claim 155, wherein steps (1), (2), and (3) are performed without human intervention between each step.

157. (Previously Presented) The apparatus of claim 64, wherein said first determining means, said second determining means, and said generating means operate in one or more data processing devices within an automated process, wherein said first determining means, said second determining means, and said generating means operate without the need for human intervention therebetween.

158. (Previously Presented) The apparatus of claim 157, wherein said first determining means, said second determining means, and said generating means operate without human intervention therebetween.



159. (Currently Amended) A method of automatically preparing communications offering data of one or more financial products or financial services or both, the method comprising the steps of:

- (1) determining whether to offer a financial product or a financial service or both to an a specific entity, ~~said entity being from an entity set comprising a plurality of entities, said financial product or said financial service being from a financial product/service set comprising at least one of (a), (b), and (c):~~
  - ~~(a) — one or more financial products or one or more plans relating thereto;~~
  - ~~(b) — one or more financial services or one or more plans relating thereto;~~
  - ~~(c) — one or more financial products and one or more financial services or one or more plans relating thereto;~~
- (2) if it is determined to offer said financial product or said financial service or both to said specific entity, then automatically determining variable information specific to each specific entity for inclusion in a the communication communications offering data for said specific entity; and
- (3) automatically generating, using at least one automated process on at least on data processing device, information sufficient to produce the communication offering data for said specific entity if it is determined to offer said financial product or said financial service or both to said specific entity, the communication offering data including ~~an offering to said entity for said financial product or said financial service, the communication having a communication format, wherein said communication format comprises at least one portion that accommodates the variable information, the generating step including the step of designating placement of the variable information into said at least one portion of the communication offering data, wherein the content of said offering in said communication includes the variable information such that said offering comprises variable content, wherein said variable information in said offering includes at least partially a customized identification, specification and/or promotion of said financial product or said financial service for said specific entity, wherein said variable information has at least one different component may vary among different specific entities and wherein the different components are determined by each specific entity's client information being offered said financial~~

~~product or said financial service such that offers of any single financial product or financial service to said entities may vary from entity to entity;~~  
~~wherein at least steps (2) and (3) are performed using one or more automated processes executing on one or more data processing devices; and~~  
~~wherein said financial product/service set includes at least one or more financial products or financial services that is at least considered for offering to each entity in said entity set.~~

160. (Withdrawn) The method of claim 1, wherein said variable information includes compliance information required by compliance standards or applicable regulations to offer said financial product or service for sale.

161. (Withdrawn) The method of claim 160, wherein the compliance information is presented in one or more footnotes.

162. (Withdrawn) The method of claim 64, wherein said variable information includes compliance information required by compliance standards or applicable regulations to offer said financial product or service for sale.

163. (Withdrawn) The method of claim 162, wherein the compliance information is presented in one or more footnotes.

164. (Currently Amended) The method of claim 159, further comprising at least one of the steps of:

- delivering said communication to said entity via printed materials;
- delivering said communication to said entity via modem;
- delivering said communication to said entity via electronic transfer;
- delivering said communication to said entity via internet;
- delivering said communication to said entity via a data file; and
- delivering said communication to said entity via voice response.

165. (Currently Amended) The method of claim 159, further comprising the step of:  
selecting a delivery medium that will be used to deliver the communication to said entity.
166. (Previously Presented) The method of claim 165 wherein said delivery medium is at least one of:  
electronic; and  
non-electronic.
167. (Withdrawn) The method of claim 166, wherein said electronic delivery medium comprises at least one of modem, network, Internet, and video.
168. (Previously Presented) The method of claim 166, wherein said non-electronic delivery medium comprises printed materials.
169. (Currently Amended) The method of claim 159, further comprising the step of:  
using a format for said communication based on a delivery medium that is to be used to deliver said communication to said entity.
170. (Currently Amended) The method of claim 159, further comprising the step of:  
selecting a plurality of delivery mediums that will be used to deliver the communication to said entity.
177. (Withdrawn) The method of claim 159, further comprising:  
outputting said communication to a data file.
178. (Withdrawn) The method of claim 159, further comprising:  
automatically generating a communication for an entity based on one or more pre-defined events.

179. (Currently Amended) The method of claim 159, further comprising the step of:  
automatically generating a communication for an entity based on a set of predetermined  
criteria

180. (Previously Presented) The method of claim 159, wherein said generating step  
further comprises:  
selectively placing at least some content in blank spaces of said communication.

181. (Withdrawn) The method of claim 159, further comprising:  
selecting a first delivery medium that will be used to deliver the communication to  
said entity; and  
selecting at least one second delivery medium that will be used to deliver a  
subsequent communication pertaining to said offer to said entity.

182. (Currently Amended) A method of automatically preparing communications offering  
one or more financial products or financial services or both, the method comprising the steps of:

(1) determining if a financial product or a financial service or both is suitable for  
an entity, ~~said entity being from an entity set comprising a plurality of entities, said financial  
product or said financial service being from a financial product/service set comprising at  
least one of (a), (b), and (c):~~

~~(a) one or more financial products or one or more plans relating thereto;  
(b) one or more financial services or one or more plans relating thereto;  
(c) one or more financial products and one or more financial services or one or  
more plans relating thereto;~~

(2) determining variable information concerning an offer for a financial product  
or financial service or both for inclusion in a communication to said entity;

(3) generating a variable information offer with said variable information using a  
first automated process; and

(4) automatically generating the communication of said variable information  
offer for said entity using a second automated process, the communication having a

communication format, wherein said communication format comprises at least one portion that accommodates the variable information, the generating step including incorporating the variable information into said at least one portion of the communication, wherein content of said communication for said variable information offer includes the variable information and includes at least partially a ~~customized~~ specific identification, specification and/or promotion of said financial product or said financial service or both for said entity;

wherein said variable information may vary among entities being offered ~~said~~ any single financial product or said financial service or both determined to be suitable for each entity and ~~such that variable information offers of any single financial product or financial service to said persons may vary from person to person;~~

~~wherein said financial product/service set can include at least one financial product or financial service that is predetermined as being suitable for a variable information offer to each entity in said entity set.~~

183. (Withdrawn) The method of claim 182, wherein said variable information includes compliance information required by compliance standards or applicable regulations to offer said financial product or service for sale.

184. (Previously Presented) The method of claim 183, wherein the compliance information is presented in one or more footnotes.

185. (Currently Amended) The method of claim 182, further comprising at least one of the steps of:

delivering said communication to said entity via printed materials;  
delivering said communication to said entity via modem;  
delivering said communication to said entity via electronic transfer;  
delivering said communication to said entity via internet;  
delivering said communication to said entity via a data file; and  
delivering said communication to said entity via voice response.

186. (Currently Amended) The method of claim 182, further comprising the step of:  
selecting a delivery medium that will be used to deliver the communication to said entity.

187. (Previously Presented) The method of claim 186 wherein said delivery medium is at least one of:  
electronic; and  
non-electronic.

188. (Withdrawn) The method of claim 186, wherein said electronic delivery medium comprises at least one of modem, network, Internet, and video.

189. (Previously Presented) The method of claim 186, wherein said non-electronic delivery medium comprises printed materials.

190. (Currently Amended) The method of claim 182, further comprising the step of:  
using a format for said communication based on a delivery medium that is to be used to deliver said communication to said entity.

191. (Withdrawn) The method of claim 182, further comprising:  
selecting a plurality of delivery mediums that will be used to deliver the communication to said entity.

192. (Withdrawn) The method of claim 182, further comprising:  
outputting said communication to a data file.

193. (Withdrawn) The method of claim 182, further comprising:  
automatically generating a communication for an entity based on one or more pre-defined events.

194. (Currently Amended) The method of claim 182, further comprising the step of:

automatically generating a communication for an entity based on a set of predetermined criteria.

195. (Previously Presented) The method of claim 182, wherein said generating step further comprises:

selectively placing at least some content in blank spaces of said communication.

196. (Withdrawn) The method of claim 182, further comprising:

selecting a first delivery medium that will be used to deliver the communication to said entity; and

selecting at least one second delivery medium that will be used to deliver a subsequent communication pertaining to said offer to said entity.

197. (Currently Amended) A method of automatically preparing communications offering one or more financial products or financial services or both, the method comprising the steps of:

(1) using a first automated process to generate one or more electronic files identifying an entity set determined to be suitable for a financial product or a financial service or both, said entity set comprising a plurality of specific entities, ~~said financial product or said financial service being from a financial product/service set comprising at least one of (a), (b), and (c):~~

~~(a) — one or more financial products or one or more plans relating thereto;~~

~~(b) — one or more financial services or one or more plans relating thereto;~~

~~(c) — one or more financial products and one or more financial services or one or more plans relating thereto;~~

(2) providing variable information for a financial product or financial service for inclusion in a communication to ~~an~~ a specific entity;

wherein said variable information consists of a plurality of predefined ~~customized~~ identifications, specifications, promotions and/or explanations of said financial product or financial service formulated to be specific to each specific entity, which can be included in an offer to each ~~said specific~~ entity;

(3) generating a variable information offer for said specific entity using a second automated process, said variable information offer including at least one of said plurality of predefined ~~customized~~ identifications, specifications, promotions and/or explanations of said financial product or financial service determined to be most appropriate for each said specific entity;

wherein said variable information may vary among different specific entities being offered said financial product or said financial service or both ~~and such that variable information offers of any single financial product or said financial service to said entities may vary from entity to entity;~~

(4) automatically generating the communication of said variable information offer for said specific entity using a second automated process, the communication ~~having a communication format, wherein said communication format comprises~~ with at least one portion that accommodates the variable information, the generating step ~~including~~ incorporating the variable information into said at least one portion of the communication, wherein content of said communication includes said ~~customized~~ identification, specification, promotions and/or explanation of said financial product or financial service or both determined to be most appropriate for each said specific entity;

wherein at least one financial product or financial service or both is predetermined as being suitable for a variable information offer and is at least considered for offering to each entity in said entity set;

delivering each communication to the specific entity via the internet.

198. (Withdrawn) The method of claim 197, wherein said variable information includes compliance information required by compliance standards or applicable regulations to offer said financial product or service for sale.

199. (Withdrawn) The method of claim 198, wherein the compliance information is presented in one or more footnotes.

200. (Currently Amended) The method of claim 197, further comprising at least one of the steps of:

delivering said communication to said entity via printed materials;

delivering said communication to said entity via modem;



delivering said communication to said entity via electronic transfer;  
delivering said communication to said entity via internet;  
delivering said communication to said entity via a data file; and  
delivering said communication to said entity via voice response.

201. (Currently Amended) The method of claim 197, further comprising the step of:  
selecting a delivery medium that will be used to deliver the communication to said entity.

202. (Previously Presented) The method of claim 201 wherein said delivery medium is at  
least one of:  
electronic; and  
non-electronic.

203. (Withdrawn) The method of claim 201, wherein said electronic delivery medium  
comprises at least one of modem, network, Internet, and video.

204. (Previously Presented) The method of claim 201, wherein said non-electronic  
delivery medium comprises printed materials.

205. (Currently Amended) The method of claim 197, further comprising the step of:  
using a format for said communication based on a delivery medium that is to be used to  
deliver said communication to said entity.

206. (Currently Amended) The method of claim 197, further comprising the step of:  
selecting a plurality of delivery mediums that will be used to deliver the communication to  
said entity.

207. (Withdrawn) The method of claim 197, further comprising:  
outputting said communication to a data file.

208. (Withdrawn) The method of claim 197, further comprising:  
automatically generating a communication for an entity based on one or more pre-defined events.

209. (Currently Amended) The method of claim 197, further comprising the step of:  
automatically generating a communication for an entity based on a set of predetermined criteria.

210. (Previously Presented) The method of claim 197, wherein said generating step further comprises:  
selectively placing at least some content in blank spaces of said communication.

211. (Withdrawn) The method of claim 197, further comprising:  
selecting a first delivery medium that will be used to deliver the communication to said entity; and  
selecting at least one second delivery medium that will be used to deliver a subsequent communication pertaining to said offer to said entity.